

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/20/2006.
- 2) This case was confirmed on 11/15/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on
NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on
NA.
- 5) The case was completed on 02/01/2012.
- 6) Number of months from filing to the last payment: 64
- 7) Number of months case was pending: 69
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 38,679.00
- 10) Amount of unsecured claims discharged without payment \$ 6,577.32
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 196,319.20
Less amount refunded to debtor	\$ 1,745.73
NET RECEIPTS	\$ 194,573.47

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 1,574.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 12,432.75
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 14,006.75**

Attorney fees paid and disclosed by debtor **\$ 1,426.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CITIMORTGAGE INC	SECURED	70,250.00	62,626.75	67,803.38	67,803.38	.00
CITIMORTGAGE INC	SECURED	5,500.00	8,700.04	8,700.04	8,700.04	.00
ABN AMRO MORTGAGE	OTHER	.00	NA	NA	.00	.00
US DEPT OF VETERANS	OTHER	.00	NA	NA	.00	.00
EAST BAY FUNDING	SECURED	1,200.00	144.53	144.53	144.53	7.47
EAST BAY FUNDING	UNSECURED	1,100.00	2,472.82	2,472.82	2,373.91	.00
HARRIS NA	SECURED	5,000.00	5,745.98	5,745.98	5,745.98	771.59
WELLS FARGO FINANCIA	SECURED	61,600.00	59,797.29	47,680.48	47,680.48	.00
WELLS FARGO FINANCIA	SECURED	4,750.00	3,936.84	3,936.84	3,936.84	.00
WELLS FARGO FINANCIA	OTHER	.00	NA	NA	.00	.00
AMERICAN FAMILY INSU	UNSECURED	100.00	NA	NA	.00	.00
CREDIT COLLECTION SE	OTHER	.00	NA	NA	.00	.00
BANK OF AMERICA NA	UNSECURED	2,900.00	NA	NA	.00	.00
RESURGENT CAPITAL SE	UNSECURED	1,550.00	1,573.37	1,573.37	1,510.44	.00
BP AMOCO	OTHER	.00	NA	NA	.00	.00
LTD FINANCIAL SERVIC	OTHER	.00	NA	NA	.00	.00
RESURGENT CAPITAL SE	UNSECURED	1,650.00	1,616.87	1,616.87	1,552.20	.00
BUREAU OF COLLECTION	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	340.00	400.11	400.11	384.11	.00
CAPITAL ONE SERVICES	OTHER	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	390.00	456.79	456.79	438.52	.00
PRA RECEIVABLES MANA	UNSECURED	480.00	549.73	549.73	527.74	.00
PRA RECEIVABLES MANA	UNSECURED	340.00	404.45	404.45	388.27	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PRA RECEIVABLES MANA	UNSECURED	2,700.00	2,764.32	2,764.32	2,653.75	.00
CAPITAL ONE	UNSECURED	5,250.00	5,336.30	5,336.30	5,122.85	.00
UNITED RECOVERY SYST	OTHER	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	2,750.00	2,854.11	2,854.11	2,739.95	.00
NCO FINANCIAL SYSTEM	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,500.00	1,595.12	1,595.12	1,531.32	.00
TOTAL DEPT MANAGEMEN	OTHER	.00	NA	NA	.00	.00
CARSON PIRIE SCOTT	UNSECURED	280.00	1,008.34	1,008.34	968.01	.00
HSBC NV	OTHER	.00	NA	NA	.00	.00
RESURGENT CAPITAL SE	UNSECURED	430.00	441.22	441.22	423.57	.00
CLIENT SERVICES INC	OTHER	.00	NA	NA	.00	.00
RESURGENT CAPITAL SE	UNSECURED	440.00	450.18	450.18	432.17	.00
ACADEMY COLLECTION S	OTHER	.00	NA	NA	.00	.00
RESURGENT CAPITAL SE	UNSECURED	2,750.00	2,704.03	2,704.03	2,595.87	.00
GOODYEAR CREDIT PLAN	OTHER	.00	NA	NA	.00	.00
ER SOLUTIONS INC	OTHER	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	9,100.00	9,394.99	9,394.99	9,019.19	.00
ECAST SETTLEMENT COR	UNSECURED	1,900.00	1,983.22	1,983.22	1,903.89	.00
ENCORE RECEIVABLE MA	OTHER	.00	NA	NA	.00	.00
RESURGENT CAPITAL SE	UNSECURED	650.00	547.69	547.69	525.78	.00
SAMS CLUB	UNSECURED	920.00	NA	NA	.00	.00
GE MONEY BANK	OTHER	.00	NA	NA	.00	.00
SEARS	UNSECURED	750.00	NA	NA	.00	.00
RESURGENT CAPITAL SE	UNSECURED	1,800.00	1,792.54	1,792.54	1,720.84	.00
UNIVERSAL FIDELITY C	OTHER	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	3,100.00	3,300.31	3,300.31	3,168.30	.00
HSBC	OTHER	.00	NA	NA	.00	.00
HSBC	OTHER	.00	NA	NA	.00	.00
EAST BAY FUNDING	UNSECURED	600.00	645.68	645.68	619.85	.00
TARGET	OTHER	.00	NA	NA	.00	.00
EAST BAY FUNDING	UNSECURED	650.00	675.83	675.83	648.80	.00
T MOBILE	UNSECURED	610.00	208.93	208.93	200.57	.00
DIVERSIFIED CONSULTA	OTHER	.00	NA	NA	.00	.00
BAY AREA CREDIT SERV	OTHER	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	2,500.00	2,590.12	2,590.12	2,486.52	.00
ALLIED INTERSTATE	OTHER	.00	NA	NA	.00	.00
HARRIS NA	UNSECURED	NA	NA	NA	.00	.00
RESURGENT CAPITAL SE	UNSECURED	NA	954.71	954.71	916.52	.00
CAPITAL ONE SERVICES	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE SERVICES	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE SERVICES	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE SERVICES	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE SERVICES	OTHER	NA	NA	NA	.00	.00

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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ER SOLUTIONS INC	OTHER	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	961.95	961.95	923.47	.00
TARGET	OTHER	.00	NA	NA	.00	.00
CITIMORTGAGE INC	OTHER	NA	NA	NA	.00	.00

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Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	115,483.86	115,483.86	.00
Mortgage Arrearage	12,636.88	12,636.88	.00
Debt Secured by Vehicle	5,745.98	5,745.98	771.59
All Other Secured	<u>144.53</u>	<u>144.53</u>	<u>7.47</u>
TOTAL SECURED:	134,011.25	134,011.25	779.06
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	47,683.73	45,776.41	.00

Disbursements:

Expenses of Administration	\$ 14,006.75	
Disbursements to Creditors	\$ 180,566.72	
TOTAL DISBURSEMENTS:		\$ 194,573.47

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/04/2012

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.